

# **CONSUMER INFORMATION**

## **4-11-00**

### **Holiday message**

The holiday season is a happy time, but don't let attractive seasonal sales make you careless of your finances.

If you're using credit, keep track of what you've spent so that you're not surprised when the bills come. Be aware that "No payments 'til February" plans accrue interest from the date of purchase, so they cost more in the long run than a plan whose payments start right away. And it's always less costly to pay for purchases by cash or check.

Some creditors and card issuers may allow you to skip your December payment. This looks attractive at a time when there are many demands on your wallet. Just be aware that interest continues to accrue on your balance during that extra month so it will cost you more in the long run.